

DEPARTMENT OF AGRICULTURE



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South Dakota



Ann M. Veneman Secretary of Agriculture

Gilbert G. Gonzalez, Jr.
Acting Under Secretary for USDA Rural Development

ECONOMIC OPPORTUNITY

One of the hallmarks of the Bush Administration centers on improving the quality-of-life and increasing economic opportunities in rural communities. To do this, USDA Rural Development focuses efforts on three primary areas -- home ownership opportunities, business development, and community infrastructure.

The \$50 billion in USDA Rural Development investments made by the Bush Administration has helped to create or save over 800,000 jobs that are important to rural communities. The all time record high of 76.1 percent homeownership in rural areas is evidence that programs are working as USDA Rural Development has helped 170,000 families attain their dream of homeownership. President Bush has set a goal of providing access to all Americans by 2007. USDA Rural Development is helping meet this goal by increasing access for 1.2 million households and businesses to high-speed Internet technologies.

USDA Rural Development has provided 2.7 million people with basic community water and wastewater infrastructure. Additionally, investments that assist communities with financing public health and safety first responder requests, including financing the purchase of 600 fire trucks and 150 police cars and construct or renovate nearly 100 medical facilities, are having a positive impact on the quality of life in rural America.

The Bush Administration understands the values and traditions that are unique to those who call rural America home. President Bush and I, along with our USDA Rural Development family, are working hard to support families, businesses, and communities increase economic opportunities and improve the quality of life in rural communities.

Citizens and community leaders throughout rural American share a common desire to bring economic opportunity and an improved quality of life to their community. There is a remarkable cohesiveness among rural citizens that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their communities.

Today, more Americans than ever are realizing their dream of becoming a homeowner. Bringing stability to families, neighborhoods and increasing personal family wealth through building of financial equity in their future. I am proud to say that 20 percent of the first-time homeowners receiving financing this year are minority families.

We are committed to aggressively working to help families, communities and businesses build the basic community infrastructure, help create more local jobs and gain access to educational and health care services and technologies that allow them to be better prepared to compete in a global environment.

While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides. That is why I unveiled this year a new education and outreach effort designed to ensure everyone in rural areas know what assistance is available to help them achieve their economic goals and improve their quality of life. Simply put, USDA Rural Development is the sole government agency that can build rural communities from the ground up.

To date, the Bush Administration, through USDA Rural Development, has invested \$50 billion to help create or save over 800,000 jobs. We have a team of dedicated professionals capable and ready to work with you to improve the quality of life in rural South Dakota. I encourage you to contact your local or state office in South Dakota to learn more about how USDA Rural Development can help improve the quality of life and increase the economic opportunity in your community.

USDA Rural Development



A Message from Lynn D. Jensen, State Director of USDA Rural Development

Dear Friends,

USDA Rural Development is committed to the future of rural communities. We increase rural residents' economic opportunities and improve their quality of life. USDA Rural Development forges partnerships with rural communities, funding projects that bring housing, community facilities, utilities, and other services to the residents of South Dakota. We also provide technical assistance and financial backing for rural businesses and cooperatives to create quality jobs in rural areas. USDA Rural Development works with low-income individuals, state, local, and Indian

governments, as well as private and nonprofit organizations and user-owned cooperatives. In the last ten years, we have provided over \$1.4 billion in grants, loans and loan guarantees to assist with the economic development activities in our state. Our employees bring creativity and innovativeness to every aspect of the work we do; we are both proud of their efforts and pleased with the results.

During this Administration, new jobs have been created, home ownership has increased and families and businesses have been strengthened. While there is more work to be done in our small communities, USDA Rural Development is on track to provide the resources necessary to make sure those places in South Dakota who are missing the booming economy will have the opportunity in the next decade to grow and sustain economic development and a meaningful quality of life.

USDA Rural Development continues to build relationships among agencies, communities and individuals. By partnering with others, USDA Rural Development has stretched its federal funding to do more projects in rural areas. By sharing resources, we have achieved more funding capacity and accessed more expertise than otherwise would have been available.

In fiscal year 2004, USDA Rural Development launched a new brand and renewed its outreach effort to rural communities. The brand includes a new logo depicting a typical rural landscape, complete with a water tower and a mix of buildings all nestled in a rolling green hillside. Our new motto, *Committed to the Future of Rural Communities*, will help us communicate who we are and what we can do for rural Americans. In summary, USDA Rural Development programs assist rural communities in a variety of ways. Support efforts include:

- Housing build and renovate homes, apartments, and community facilities.
- Utilities support water, waste, electric, and telecommunication projects.
- Business provide planning and assistance to businesses and cooperatives.

A thank you is extended to our many partners in South Dakota who have worked closely with us to expand the use of our programs. As you will see in the data that follows, we have dramatically expanded the resources that are being provided to South Dakotans. In the pages that follow, you will get a glimpse of our work. Government can be a partner in the progress of communities and individuals.

We also thank our dedicated employees for their commitment to the mission of USDA Rural Development, and all the ways they have helped to bring economic opportunities and viability to South Dakota.

COMMUNITY PROGRAMS

Programs that are designed to develop essential community facilities for public use in rural areas are administred through USDA Rural Development. Examples of these facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings, and transportation.

A need existed in Cavour for a child care facility...

USDA Rural Development community facility funds in the amount of \$49,000 were leveraged with an applicant contribution of \$6,080, along with the state of South Dakota contributing a Governor's House (which increases afforability for organizations providing day care services) for the child care facility. This facility offers a structured care and learning environment for the children.

Temporary facilities needed to meet educational needs of students...

The existing school in Faith was condemned by the state of South Dakota. The school was approved for "Q-ZAP" bonding by the state in the amount of \$250,000. These bonds were purchased by the local bank and used in conjunction with USDA Rural Development's community facility direct loan in the amount of \$155,000 for temporary facilities to meet the educational needs of the students. In addition, some of the funding will be used to renovate the existing kitchen facility and current shop area to provide office space.

Additionally, funding for rural water systems and community waste treatment programs in South Dakota are supported by USDA Rural Development. Loans, grants, and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas, cities and towns of 10,000 or less are available through programs administered by USDA Rural Development. Public bodies, non-profit organizations and recognized Indian tribes may qualify for assistance. Grant funds are available to eligible nonprofit organizations to provide tehcnical assistance and training to rural communities with their water, wastewater, and solid waste problems.



Pictured above left to right: Lori Hintz – Beadle and Spink Enterprise Community (BASEC) Executive Director, Melissa Machtemes – Cavour Development Corporation Kristen Bich – Cavour Development Corporation, Phyllis Moeding – Cavour Development Corporation, Julie Howard – Day Care Manager rolding Hanna Hoefenke. Front row – left to right: Marty Boetel, Jacob Bich, Harley Hofhenke and State Director Lynn D. Jensen.



Pictured above left to right: State Director Lynn D. Jensen, Mel Dutton – CEO of Faith School and Rural Development Director Tim Potts.

communities with their water, wastewater, and solid waste problems. South Dakotans have also been successful in providing learning and healthcare opportunities through USDA Rural Development's distance learning and telemedicine loan and grant programs.

USDA RURAL DEVELOPMENT INVESTMENTS IN RURAL SOUTH DAKOTA											
PROGRAM FUNDING ACTIVITY FISCAL YEAR 1995 - 2004											
	FY '95	FY '96	FY '97	FY '98	FY '99	FY '00	FY '01	FY '02	FY '03	FY '04	TOTALS
Community Programs											
Community Facility Direct Loans	\$2,667,350	\$3,549,900	\$1,285,300	\$1,336,300	\$2,056,710	\$2,725,660	\$5,380,510	\$3,212,090	\$2,424,800	\$3,922,685	\$28,561,305
Community Facility Guaranteed Loans	\$870,000	\$2,885,000	\$976,700	\$2,893,000	\$612,500	\$290,000	\$3,775,000	\$1,372,000	\$400,000	\$2,892,508	\$16,966,708
Community Facility Grants	N/A	N/A	\$50,000	\$79,650	\$202,450	\$1,158,500	\$1,953,186	\$1,432,703	\$1,824,967	\$1,714,310	\$8,415,766
Water & Environmental Program Loan/Grants	\$6,837,550	\$10,760,138	\$11,038,400	\$7,717,560	\$9,052,000	\$12,135,000	\$22,774,970	\$21,079,359	\$9,805,000	\$14,147,748	\$125,347,725
Distance Learning & Telemedicine Loans/Grants	\$300,000	\$672,248	\$209,205	\$871,761	\$296,900	\$1,253,253	\$208,739	N/A	\$1,156,951	\$746,819	\$5,715,876
Sub-Total	\$10,674,900	\$17,867,286	\$13,559,605	\$12,898,271	\$12,220,560	\$17,562,413	\$34,092,405	\$27,096,152	\$15,611,718	\$23,424,070	\$185,007,380







Pictured above (left)—left to right: John Mengenhauser - CEO for Horizon Health Care, Inc., Thomas M. Olsen - Dakota Network Director, State Director Lynn D. Jensen, Randy Parry - representing the Rural Learning Center, and Kim Anderson - USDA Rural Development field representative. Horizon Health Care, Inc. located in Howard received a USDA Rural Development distance learning and telemedicine grant to deliver training and comprehensive orientation for team members via satellite. Pictured above (right) — left to right: Rural Development Director Bruce Jones, Curt Hohn — WEB Manager, State Director Lynn D. Jensen, and Rural Development Manager Janell Telin. WEB Water Development Association in Aberdeen received federal funding to assist with water system improvements. The upgrades will extend benefits to hundreds of farms and rural homes in the service area.

USDA Rural Development

HOUSING PROGRAMS

USDA Rural Development housing programs facilitate homeownership, develop rental housing, and promote community development. USDA Rural Development programs support South Dakota communities by providing help with loans and grants for repairing their homes or buying or building new ones. The agency also provides financing and loan gurantees for rental housing at affordable terms, and rental assistance to the elderly and people whose incomes are less than those of most of their neighbors. USDA Rural Development housing programs do more than just provide housing, they also create jobs and stimulate economic development in rural communities. USDA Rural Development uses partnerships with other government and non-government organizations to create packages of technical assistance and loan funds from several sources rather than provide all the assistance for the project.

A place to call home...

Prior to contacting USDA Rural Development Gerald Thompson, Jr. and his family were renting a house from his father and were looking for a way to obtain a home of their own. Mr. Thompson had been deeded a small parcel of tribal trust land from his parents and was hoping to move a home onto this land located at Agency Village. Gerald and his family had been looking at different options and in the end decided to purchase a manufactured home. USDA Rural Development in partnership with the Sisseton Wahpeton Oyate and the Bureau of Indian Affairs, assisted Mr. Thompson in completing the necessary paperwork to qualify for funding in order to fulfill an American dream, home ownership. Mr. Thompson and his family now have a wonderful new place to call their own.



Pictured above is Gerald Thompson, Jr. and his family.



Pictured above is the Gerald Thompson, Jr. family, along with Rural Development Director Bruce Jones and Rural Development Manager Janell Telin.

USDA RURAL DEVELOPMENT INVESTMENTS IN RURAL SOUTH DAKOTA											
PROGRAM FUNDING ACTIVITY FISCAL YEAR 1995 - 2004											
	FY '95	FY '96	FY '97	FY '98	FY '99	FY '00	FY '01	FY '02	FY '03	FY '04	TOTALS
Rural Housing Programs											
Guaranteed Rural Housing Loans	\$10,643,150	\$14,729,627	\$29,523,182	\$52,435,864	\$49,605,673	\$45,290,809	\$53,141,075	\$48,084,268	\$67,879,666	\$79,692,828	\$451,026,142
Rural Rental Housing	\$3,622,370	\$2,297,678	\$3,038,967	\$4,243,890	\$3,844,630	\$4,395,215	\$5,298,378	\$3,050,051	\$2,644,110	\$2,265,040	\$34,700,329
Rental Assistance	\$7,214,163	\$6,046,938	\$7,334,493	\$11,276,387	\$10,323,917	\$9,052,952	\$7,875,288	\$9,885,821	\$11,109,301	\$9,961,241	\$90,080,501
Direct Rural Housing (502, 504, HPG)	\$8,110,020	\$8,188,345	\$5,378,021	\$6,801,258	\$7,015,463	\$8,583,962	\$8,265,870	\$8,018,917	\$7,338,163	\$8,820,653	\$76,520,672
Self-Help Technical Assistance Grants	\$166,210	\$101,185	\$316,726	\$20,670	\$188,816	\$456,170	\$10,000	\$443,100	\$194,600	\$286,249	\$2,183,726
Sub-Total	\$29,755,913	\$31,363,773	\$45,591,389	\$74,778,069	\$70,978,499	\$67,779,108	\$74,590,611	\$69,482,157	\$89,165,840	\$101,026,011	\$654,511,370







Pictured above (left) is the Oglala Sioux Tribe Partnership for Housing (OSTPH) self-help project yard. Pictured above (right) are the Parkwood Apartment buildings located in Vermillion which were financed through USDA Rural Development.

RURAL BUSINESS-COOPERATIVE PROGRAMS

USDA Rural Development's rural business-cooperative programs promote a dynamic business environment and use of the cooperative form of business as a viable organizational option for marketing and distributing agricultural products. Investing financial resources, providing technical assistance to businessess and cooperatives, establishing strategic alliances and partnerships that leverage public, private, and cooperative resources to create jobs and stimulate rural economic activity in South Dakota are a few of the goals.



Pictured at right – left to right: Rural Development Director Bruce Jones, Bill Paulsen – General Manager of Heartland Grain Fuels, LP, and State Director Lynn D. Jensen. Heartland Grain Fuels, LP received a USDA Rural Development value-added agricultural product market development grant in the amount of \$150,000 to assist with making their plant more profitable and efficient. Heartland Grain Fuels, LP is a producer owned fuel ethanol production company headquartered in Aberdeen. They own and operate two corn dry-grind ethanol plants located in Aberdeen and Huron. These plants produce 10 million gallons and 14 million gallons of ethanol per year, respectively.

Providing reliable, affordable electricity is essential to all South Dakotans. USDA Rural Development's rural electric programs provide leadership and capital to upgrade, expand, maintain, and replace rural electric infrastrucutre. Direct loans and loan gurantees are made to electric utilities to serve customers in South Dakota. In addition, USDA Rural Development continues to provide many programs for financing telecommunications infrastructure. These programs strive to assist communities to improve their economic well-being and quality of life.

General system-wide upgrades and improvements...

Five rural electrics received USDA Rural Development loans totaling \$34,213,000 for the expansion of infrastructure in the state of South Dakota. Successful applicants include:

- Whetstone Valley Cooperative, Inc., Milbank approved for a loan of \$1,386,000 at a variable interest rate not to exceed seven percent for 35 years. Funding will be used to serve 96 new customers, construct eight miles of new distribution line and other system improvements.
- Charles Mix Electric Association, Inc., Lake Andes approved for a loan of \$3,057,000 guarantee on a loan for 35 years. Funding will be used to serve 340 new consumers, build 22 miles of new distribution line and make other system improvements.
- > East River Electric Power Cooperative, Inc., Madison approved for a loan of \$15,764,000 at a variable interest rate (uncapped) for 35 years and guarantee on a loan for \$4,205,000 for 35 years with the Federal Financing Bank (FFB). Funding will be used to finance additions and modifications to its transmission facilities.
- Codington-Clark Electric Cooperative, Inc., Watertown approved for a loan of \$2,037,000 at a variable interest rate (capped) loan for 35 years. Funding will be used to serve 120 new consumers, construct 24 miles of distribution line, and make other system improvements.
- Cherry-Todd Electric Cooperative, Inc., Mission approved for \$7,764,000 United States Treasury rate loan for 35 years. Funding will be used to serve 516 new consumers, build 97 miles of new distribution line, build 22 miles of new transmission line, and make other system improvements.

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PROGRAM FUNDING ACTIVITY FISCAL YEAR 1995 - 2004											
	FY '95	FY '96	FY '97	FY '98	FY '99	FY '00	FY '01	FY '02	FY '03	FY '04	TOTALS
Rural Business - Cooperative Programs											
Rural Business Enterprise Grants	\$1,658,000	\$657,000	\$503,900	\$794,236	\$942,200	\$1,180,800	\$446,000	\$1,096,409	\$1,385,878	\$956,126	\$9,620,549
Business & Industry Guaranteed Loans	\$10,951,000	\$665,000	\$7,319,800	\$7,532,000	\$8,950,477	\$2,830,600	\$5,464,848	\$2,402,500	\$1,815,000	\$680,000	\$48,611,225
Business & Industry Direct	N/A	N/A	N/A	N/A	N/A	\$540,000	\$250,000	N/A	N/A	N/A	\$790,000
Intermediary Relending Program	\$3,000,000	\$600,000	\$1,000,000	\$2,000,000	\$500,000	\$2,375,000	\$4,527,096	\$3,500,000	\$3,500,000	\$2,400,000	\$23,402,096
Rural Economic Development Loans/Grants	N/A	N/A	\$1,340,000	\$900,000	\$1,450,000	\$817,000	\$890,000	\$553,000	\$1,250,000	\$750,000	\$7,950,000
Rural Business Opportunity Grant	N/A	N/A	N/A	N/A	N/A	\$86,800	\$473,600	\$187,500	\$439,000	\$195,000	\$1,381,900
Rural Cooperative Development Grant	N/A	N/A	N/A	N/A	N/A	\$125,000	\$100,000	\$100,000	N/A	\$200,000	\$525,000
Value Added Development Grants	N/A	N/A	N/A	N/A	N/A	N/A	\$901,704	\$600,000	\$247,000	\$287,500	\$2,036,204
Rural Utilities Service Loans to Electric/Telephone Coops	\$13,457,000	\$17,211,000	\$22,729,000	\$25,374,000	\$20,026,000	\$15,666,000	\$52,459,000	\$175,874,450	\$69,222,724	\$79,927,000	\$491,946,174
Sub-Total	\$29,066,000	\$19,133,000	\$32,892,700	\$36,600,236	\$31,868,677	\$23,621,200	\$65,512,248	\$184,313,859	\$77,859,602	\$85,395,626	\$586,263,148



Pictured at right – left to right: Gene Ward – Manager of Codington-Clark Electric, Jeff Nelson – Manager of East River Electric Power Cooperative, State Director Lynn D. Jensen, Steve Ahles – Manager of Whetstone Valley Electric and Dave Morrison – Manager of Cherry-Todd Electric. Not pictured is Mark Mengenhauser – Manager of Charles-Mix Electric.

Benefits (1995 – 2005) \$586.2 Million Utilized 2,829 Jobs Created 2,740 Jobs Saved In recent years a considerable number of projects have been funded by loans and grants on South Dakota reservations by USDA Rural Development. A <u>sample</u> of the projects funded in fiscal year 2004 include:

- Nine 504 housing loans/grants totaling \$52,544 and thirteen 502 housing loans/grants totaling \$759,120.
- Thirty-two homebuyer education seminars were held.
- Rural business enterprise grants (RBEG) and rural business opportunity grants (RBOG) totaling \$197,000 to support small business and economic development.
- Water and environmental programs (WEP) loan and grants totaling \$1,744,940 for wastewater system improvements.
- Community facilities economic impact or tribal college initiatives
 - Sisseton Wahpeton College \$86,591 Purpose: Assist in the expansion of the nursing education center located in Agency Village on the Lake Traverse Reservation.
 - Sisseton Wahpeton College \$200,000 Purpose: Furnishings for the Sisseton Wahpeton College buildings located on the reservation.
 - Oglala Oyate Woitancan Empowerment Zone \$37,500 Purpose: Remodel an existing residential garage into a business technology center which will serve as a hub for new or existing business located within the Pine Ridge Indian Reservation.
 - Eagle Butte Volunteer Fire Department \$51,300 Purpose: Purchase a grass fire rig for the Eagle Butte Volunteer Fire Department.
 - Horizon Health Care, Inc. \$60,000 Purpose: Assist with the construction of a health care facility located in Mission, SD.
 - Green Grass Community Development Association -\$129,000

Purpose: Assist with the construction of a community center for the Green Grass Community within the Cheyenne River Reservation.

- Glad Valley Volunteer Fire \$23,625
 Purpose: Assist in the construction of a new fire hall addition. This applicant was also approved for a \$10,000 community facility loan from the regular funding source for this project.
- Lower Brule Motor Pool \$36,000 Purpose: Assist in the purchase of a new ambulance for the tribal ambulance service.
- Oglala Sioux Tribe \$100,000 Purpose: Construct a 1,440 square foot elderly facility to accommodate the activities of the elderly and other community-based functions in the White Clay and Wakpamni (Calico Community) District and adjacent reservation communities.
- Oglala Sioux Tribe \$50,000
 Purpose: Construct an ambulance building at Wanblee.
- Oglala Lakota College \$200,000
 Purpose: Assist with the renovation and repair of the
 District College Centers and Piya Wiconi Powwow Grounds,
 Veterans Wall and Nursing Parking Lot.
- Sinte Gleska University \$200,000 Purpose: Assist with the construction of a Student Services Center in Antelope.



Pictured above – left to right: Cherie Farlee – board member, Steven Payne – board member, Rural Development State Director Lynn D. Jensen, Heraldine Hill – board member, Tanya Fiddler – Four Bands Executive Director, Kevin Keckler – board member, Governor Mike Rounds, Robert Clair – board member, Donna Rae Peterson – board member, and Mary Olive Johnson – board member. Four Bands Community Fund, Inc. received an RBEG and RBOG funds to support small business development and economic development respectively.



Pictured above is the Loneman School Corporation's road grader purchased with the assistance of USDA Rural Development community facility grant funds. The Loneman School is located on the Pine Ridge Indian Reservation. The road grader will clear the roads in inclimate weather and assist with maintaining bus routes which assists children in getting to school.

USDA Rural Development South Dakota Office Locations

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Sturgis, SD 57785-0730

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SOUTH DAKOTA USDA RURAL DEVELOPMENT STAFF COMMITTED TO THE FUTURE OF RURAL COMMUNITIES.



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